POLICY OPTIONS SEMINARS ON HOUSING

THE ELDERLY IN THE COMMUNITY:

Notes and Background to Seminar 3

February 18, 1985

Housing Conservation Unit

Ministry of Housing

July, 1985

SUMMARY OF WORKSHOP SESSION, MONDAY, February 18, 1985

1. The introduction to the final seminar was presented by Sue Corke. Anella Parker-Martin summarized the preceding seminars, and introduced the purpose of the final meeting.

2. The purpose and format of this session was shaped by the options lists submitted earlier. From the lists it was determined that there were distinct interest groups.

   Thus, the participants were divided accordingly into three groups with the following topic headings: 1). housing programs; 2). environmental design and planning issues and 3). special needs. Prior to the meeting the group participants were provided with option sheet outlines and relevant support materials to guide the discussion.

3. For the remainder of the morning the participants broke into their workshops to discuss the options and to prepare the presentations for the plenary session after lunch.

4. The plenary session brought together the three groups, the results of the morning discussions were presented and then integrated into a concluding statement summarized below.

5. The last part of the session was spent on the evaluation of the workshop process. The results of the evaluation are included at the end of the minutes.

SUMMARY OF THE FINAL PRESENTATIONS BY GROUP

6.1. Group One: Housing Programs.

The group followed the option sheet framework closely, and the detailed points are included in the option sheets. In summary it was concluded that these options should be included in overall options information and education. Linkages should be established with other ministries such as Health, Community and Social Services. Policy linkages should be established with the federal, provincial and municipal levels of government. It was also suggested that other forums for promoting housing options could be explored, such as seniors conferences and articles in professional periodicals.

6.2. Group Two: Environmental Design and Planning Issues.

The summary presentation from this group was more conceptual. The points discussed are integrated into the appropriate option sheets.

Fundamentally the group requested that the other participants endorse the following concepts to guide future program and market development:

Decategorize Housing: In relation to housing programs the funding and programs should not be designed for one interest group, instead determined by household size.

Customize: Dwelling and or developments should be tailored to suit the community rather than originate from Toronto.

and Winterize: The harsh winter climate should be considered during all levels of planning and design stages to make dwellings and communities more liveable for all.

It was suggested that a new category for "experimental housing" projects and regionally specific projects be developed as a new program direction. An appropriate role for the Housing Conservation Unit could be to raise the public's awareness of the housing options, and to devise a marketing strategy of which regional conferences might be an important component.

6.3. Special Needs

Group Three's discussion has been integrated into the option sheets. The group defined three corner-stones: housing; services; and networking.

The government should undertake the role of facilitating and enabling community ideas, basically eliminating the confusion of dealing with various ministries.

Other ideas that emerged were for the Government to:

-undertake consultative, facilitating and catalytic roles.

-additional financial instruments and cost sharing functions should be explored.

-develop a legal rule of thumb for builders, legislation to encourage flexible housing.

-and explore ways to meld social services and housing. integrate government services.

-to encourage user initiated projects, advocacy groups to work efficiently, community groups have common concerns.

-through research, find out what works and what doesn't.

Group three's question to the group was: Is it politically feasible to expect us to encourage a joint focus on housing and services?

6.4. In response to the recommendations made by the three groups, the Housing Conservation Unit's potential roles were summarized as follows:

Initiating	Facilitating
-fund/do research	-networking with individuals and groups
-demonstration projects	-information service
-change legislation/ policy/zoning	-open window services: housing and services
-work with other ministries	-fund proposals from community seed money
-solicit developers	-pull people and ideas together
-advocate	
-money matching	-consulting -support new ideas -bridges from community group to government -raise awareness/ consciousness

7. WORKSHOP EVALUATION SURVEY

The workshop was a learning process for the organizers as much as it was for the participants. The results of the workshop evaluation survey were informative and helpful. The comments were appreciated and will be considered in the planning of future workshops sponsored by the Housing Conservation Unit.

It was thought that the workshop was useful in a number of ways. It was a good opportunity to discuss the various housing options and their implementation problems. The workshops provided information on current programs and gave an opportunity for participants to network.

Comments on how the workshops could have been more useful were as follows: A tighter time frame and agenda would have encouraged better results. Some participants were not familiar with the Delphi process and would have benefitted from a detailed introduction. More tightly defined group assignments could have focussed the discussions earlier, resulting in a tighter product.

In general it was thought that this consultation model was a suitable one for the Housing Conservation Unit to undertake.

PROGRAM	TARGET GROUPS (WEXLER FRAMEWORK)	OPPORTUNITIES/ COSTS	RESPONSIBILITIES (MAJOR)	ROLES	POLICY/RESEARCH/ PROGRAM DEVT.	MARKETING	TIME-FRAME	MEGA-THEME
1. GRANNY FLATS	Universal (not those ir very poor health)	• Small but widespread opportunity • Moderate cost	• MMAH: HC Unit • Private Sector	• Standards • Regulations • Information	• Permanent • Rural • RGI options • Foster care • Clusters around homes for aged • Public/private	• Municipalities • Industry • Users (Info & Concepts)	Immediate	• All this work to be included i overall options in & educatio • Linkages: Health & Com. Soc. from ex-Ta Force Work • Need for Federal/ Provincial Municipal Linkages • Seniors Conference • Alternativ forums: - CMHA - Planning Conferen - Articles - etc.
2. ACCESSORY APARTMENTS	Independent Living	• Limited • Moderate costs: Cheaper than new rental production	• Municipalities • Private • Province	• Regulations • Technical Support • Impact methodologies • Financial support/money • Identify Neighbourhoods/ Criteria		• Municipalities • Neighbourhoods • Users • Service Network	Immediate	
3. REVERSE MORTGAGES	• Good Health • Homeowners • Low/mid income	• Limited opportunities (interest rates) • Low costs to govt.	• Federal Govt. • Revenue • CMHC • Health & Welfare • Pivate Sector	• Provincial Lobbying • Federal policy development a regulatory framework • Fiscal infra-structure		• Users • Insurance Agencies • Federal Govt.	•Incorporate in current F/P Housing Debate	
4. SHELTERED HOUSING	• Mid-low income • Semi-independent	? ?	• Com Soc as lead Ministry	• Inventory • Coordination:tri-level linkage: Health/Com Soc/Housing		• Need to develop	• Ongoing • Research Strategy-LR	
5. TAX DEFERRAL	• homeowners • Limited - unattractive	• municipal tax crunch is an obstacle						
6. COOPS: MARKET/ PUBLIC	• Independent living	• Limited but potential • No costs to govt. in mkt solution	• Public: F/P • Private:Province & Mun. can provide framework	• Funding • Education • Promotion	• Research into impediments for private • Communication	• Municipalities • Users • Province • 3rd sector • Lenders	• Medium Run	
7. SHARED HOUSING	• Universal • Particularly renters	• Large potential • very low costs	• Senior levels of government • Com Soc/MMAH/ Health • CMHC/H & W/ CCA	• Long term funding commitment • Research & Evaluation • Clearing house • Procedures • Promo's • Networks	• Research • Action • Esp: "costs" argument • Health prevention • ILA's • Analogy with Snergy Coord's • Resource Devt: - Education - Manuals	• Users - Ad strategy - Resource books - specific targets - service net-works - Industry link links-Real Estate - Municipalities	Immediate	

WORKSHOP PARTICIPANTS

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Interests Relating to Elderly:

Co-founder of East York Meals on Wheels in 1969. Served 3 years on Ontario Advisory Council on Senior Citizens. As a member of the Metro Toronto District Health Council for the past 4 years, I am very aware of the need for development of appropriate senior's care.
With a municipality with close to 17% of its population over 65, I have a very local interest.

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Interests Relating to Elderly:

Rural Gerontology: Rural Aging
Housing for the Rural Elderly
Aging Rural Women

Old Age and Terminal Illness

Sue Corke
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Interests Relating to Elderly:

Alternative living arrangements

Vic Cote
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Interests Relating to Elderly:

Financial needs/Environmental needs

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Interests Relating to Elderly:

All aspects of shelter

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Interests Relating to Elderly:

Shared Housing
Housing in general
Social supports
General well-being

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Interests Relating to Elderly:

As related to neighbourhood planning and housing.

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Interests Relating to Elderly:

Quality of life issues relating to income housing
Housing options
Equity disavings
Co-operative living arrangements
Sheltered/non-sheltered housing
Changes in demand/requirements by cohort

Diana Jardine
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Interests Relating to Elderly:

Community Planning for an Aging Population

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Planning Department
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Interests Relating to Elderly:

Affordability
Intensification
Maintain in familiar communities for as long as possible

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Seniors Secretariat
Provincial Secretariat for Social Development
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Interests Relating to Elderly:

Policy co-ordination in health, social, income and housing matters.
Emerging trends/strategic planning
Application of research to policy development
Programme development/service innovation

Michael Lazarowich
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Interests Relating to Elderly:

Housing and support services: Innvoative options and effective ways to deliver these options - drawing from experiences of other countries.

Increasing the role of non-governmental organizations in provision of housing and support services to elderly.

Increasing the role and involvement of elderly in the decision making process that relates to services to elderly.

Forecasting the housing and support service values and preferences of future elderly, i.e. baby boom generation.

Lois Michaels
Program Development Officer
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Interests Relating to Elderly:

Services and supports that help elderly remain in the community.
Community living concerns of the physically disabled.

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Interests Relating to Elderly:

Future lifestyles

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Interests Relating to Elderly:

Housing Policy Alternatives

George Przybylowski
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Interests Relating to Elderly:

What are the housing options available to the 93% of seniors who live independently in the community?

It would seem the major choices fall into two general categories: staying put in their present home or moving out.

What can we do as a Provincial government to define more clearly and then facilitate, where necessary, the provision of these options?

How do these options differ between large urban, small urban and rural circumstances?

Other than conventional financial assistance, what other types of steps can the Province take effectively?

It would appear that a major role exists with respect to the "marketing" of rationale options for independent seniors among a broad range of interest groups: professionals, building industry, municipalities and other government levels, social agencies as well as various target segments of the general public.

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Interest Relating to Elderly:

Housing of low income elderly (60+ years of age) in self contained housing for independent living.

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Interests Relating to Elderly:

Architectural design
Community design

David Spence
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Interests Relating to Elderly:

Innovative living options for seniors, especially granny flats and homesharing.

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Interests Relating to Elderly:

Subsidized housing for the elderly
Provision of services to enable elderly to remain independent as long as possible
Humane and accessible care when independence no longer possible

Keith Ward
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Interests Relating to Elderly:

Arranging for increased service nees of elderly already in place in assisted housing
Helping elderly to remain in own homes at minimum cost to public
Making better use of "extra" space in homes of elderly

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Interests Relating to Elderly:

Housing Programs, Residential Mobility, Housing Design

OPTION: GRANNY FLATS

DEFINITION:

The granny flat is a separate, self-contained, removable unit that is installed as temporary living quarters for an elderly person in the yard of the single family home of the adult son or daughter of the elderly person. It is a concept that permits closeness without sacrificing self-reliance.

VARIATIONS: Cluster Arrangements

Granny flat units can also form elderly housing cluster arrangements on small tracts of land and be leased out by non-profit corporations, local housing authorities, or private investors. These clusters can be interspersed in residential areas as infill housing, integrating the elderly into the larger community, or the units can be located adjacent to a health care facility to provide easy access to the elderly at various stages of need.

PURPOSE:

- Prevent or delay institutionalization.
- Create more housing for seniors.
- Increase efficiency of existing land and infrastructure.
- The family of the elderly person, instead of the community, can help their relative perform the tasks of daily living.

TARGET GROUP:
(Wexler framework)

- urban or rural areas
- individuals in both high and low income brackets
- individuals in good-fair health
- individuals with both high and low social support
- individuals with both high and low housing resources

PRO'S

- Close proximity enables care by family.
- Allows intergenerational blending.
- Preserves dignity.
- Permits extended families.
- Releases under-utilized affordable housing.
- Low in cost.

PRO'S

- Increases disposable income
- Provides extra income to home owner.
- Can assist single parents by have easy access to child care.
- Eliminate or reduce travel costs for caregivers.
- Additional housing opportunities that can easily be integrated into existing neighbourhoods.
- Ability to meet the needs of different types of households.
- Enables the elderly person to maintain their privacy and lead independent lives.
- The units will be designed to accommodate the needs of the elderly (e.g. bars, ramps)
- Units will be energy efficient
- Decreases demand for costly institutional care
- The unit can be reused by other seniors when it is no longer needed.

CON'S

- Neighbourhood animosity without community support.
- Need for aesthetic compatibility and quality in design.
- May require amending zoning legislation for placement.
- Must withstand repeated moves.
- Potential parking problem.
- Increases population density.
- Potential access problems.
- Minor physical disturbance for utility connection.
- May be taxed as real property.
- Necessarily confined to those families who have large enough lot size.
- May strain family relations.
- Neighbours may complain about having less privacy.

CON'S

. How can these units remain restricted solely for the use of elderly relatives?

. There may be technical problems relating to design, installation.....

CURRENT STATUS:

1) Ministry of Municipal Affairs and Housing
Granny flat demonstration project - 12 rental units: 4 in Waterloo, 4 in Ottawa-Carleton and 4 in Sudbury

Cost: Capital cost between $25,000 - $30,000
Rents: $300 - $380

ii) U.S.A.: ownership/private market option
iii) Australia: rent-geared-to-income units

RECOMMENDED STRATEGY

POLICY & PROGRAM DEVELOPMENT:

. Should zoning regulation be amended in the case of granny flats? Perhaps granny flats warrant a special section in the Planning Act.
. Rent geared to income for granny flat accommodation?
. Retirement counselling
. Explore permanent use options
. Clustering around Homes for Ages.
. Caregiver as occupant
. Public versus private role?
. Foster care

MARKETING AND BROKERAGE:

. Distribute information on the granny flat concept to: users, industries and municipalities.

AGENCY/MINISTRY ROLES (Linkages)

Ministry of Municipal Affairs and Housing;
Housing Conservation Unit and Planning Wing
Ministry of Community and Social Services
Municipalities
Private sector
Non-profit sector

ADDITIONAL RESEARCH

Evaluate the demonstration models with regard to physical, financial and social implications. In addition, occupant, host and neighbourhood satisfaction with this form of housing, will need to be evaluated.

TIME FRAME:

Now - immediate

OPTION: SHARED HOUSING

DEFINITION:

Two or more unrelated people who pool their personal and financial resources and share a home. Each resident has his/her own private bedroom and shares common areas such as the living room and kitchen.

VATIATIONS:

- Peer matches
- Intergenerational
- Services exchanged
- Co-op house
- Agency sponsored congregate house
- Home owner/renter
- Apartment dweller/seeker
- Equally share newly found apartment

PURPOSE:

To provide affordable housing for elderly people, with companionship and support.

TARGET GROUP:
(Wexler framework)

- individuals with low social support
- individuals in both high and low income brackets
- urban or rural areas
- individuals in good health
- both owners and tenants

PRO'S

- Promotes personal continuity and community stability.
- A strategy for addressing the problem of displacement among low income elderly.
- Non-obtrusive.
- Meets social and emotional support needs through increased companionship.
- Promotes the more intensive use of existing buildings.
- Does not require large government subsidies.
- Provides personal safety.

PRO'S

- Form of preventive medicine.
- Promotes inter-generational cooperation and understanding.
- Can be part of a strategy for community and property stabilization.
- Promotes self-determination and independence through pooling personal and financial resources by sharing.
- There is a high success rate. (e.g. in U.S. there are now 300 services)
- More efficient use of existing housing stock.
- Reduces the demand for costly housing.
- Very cheap to operate.
- Are flexible and can often place clients relatively quickly.
- Ethnically sensitive.
- Provides better quality housing options.
- Stay on track and provide consistent service due to agency involvement.
- Core of on-going support service can be provided with the matching service.
- All relevant and interested parties can be involved.
- Can use media to advertise.
- Can promote senior citizens groups.
- Can provide and advertize one window service.
- Can provide a network of information.
- Can provide cross generational matches.
- Can provide service to people who cannot get into homes for the aged or public housing.
- Can provide peer counselling in order to overcome problems in the matches and to teach life skills.
- Can develop a standard manual of how to operate.
- Agency can provide on-going arbitration or negotiation if problems arise.
- Potential for network with the existing agency sponsored homesharing and to learn their experience.

PRO'S

- Provides elderly homeowners with additional income.
- Helps prevent premature institutionalization of the elderly by enabling them to remain in their homes for a longer period of time.
- A flexible arrangement can be worked out where household chores and maintenance are done by the renter in lieu of rent.
- Advantageous to renters as the rent will probably be lower than apartment rents.

For Public

- Helps free up beds in nursing homes of people who currently have no other alternative.
- Net gain to taxpayer.
- Makes better use of the existing housing stock.

CON'S

- Attitudinal barriers from a lack awareness.
- Uncertainty of elderly with regard to income aid assistanceships, continuation or reduction.
- Lack of capital from private sector.
- Not adaptable to meeting special needs stemming from medical or personal problems.
- Bureaucratic red tape.
- Shortage of technical assistance resources.
- Requires thoughtful decision in selecting sharers.
- Lack of well-designed training materials.
- Staff overload
- Restrictive zoning ordinance.
- Unclear definition of the work 'family'.
- Clarification of mutual responsibilities and rights necessary - legal implications for agency.
- Require great skill and sensitivity by home matchers.
- An unbalanced number of home owners verses home seekers, when time is short.

CON'S

. Lack of respite care.

. Require clarity of legal liabilities if tenants are to be caregivers in any significant number.

. Too small scale for government funding.

. Physical layout of house difficult to change.

. Potential family opposition.

. New legal definitions required.

. New form of legal protection required for home owner and tenant.

. Tax implications - value of services exchanged.

. Encourages underground economy.

. A loss of privacy.

. Rigid attitudes may cause difficulties in accepting sharing arrangement.

. May lack social reflexes and lost social skills required to live together.

. May have unreasonable demands in the living arrangement.

For Public

. Lack of political will

. Most of operating cost will fall on government or or the users.

CURRENT STATUS:

Several Projects in Canada:

Sharing - Metro
Ottawa-Carleton
Dartmouth
Vancouver
White Rock
Edmonton
St. Catharines
Montreal

Cost: Variety of funding arrangements, most short-run

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- computer model for universal use
- fees for matching?
- seed and demonstration funding
- need for longer term commitment?
- Co-operative households - private, Ontario Housing Corporation stock, rural demonstrations.
- Clearinghouse/Resource centre.
- Canada-wide evaluation.
- Feedback from users should be encouraged.

MARKETING AND BROKERAGE:

- Promote local housing directories?
- Ad strategy: e.g. community newspapers
- Promotions
- Resource book on housing for the elderly
- Information package
- Service networks
- Manuals on sharing and options
- Educating seniors about the benefits of homesharing
- Need media and local community to push the idea of homesharing

AGENCY/MINISTRY ROLES (Linkages)

Provincial Government:

Ministry of Municipal Affairs and Housing
Ministry of Community and Social Services
Ministry of Health

Federal Government:

Canada Mortgage and Housing Corporation
Department of Health & Welfare
Department of Consumer and Corporate Affairs
Municipalities

ADDITIONAL RESEARCH

National Evaluation Program

TIME FRAME

Immediate

OPTION: ACCESSORY APARTMENTS

DEFINITION: Accessory apartments are self-contained dwelling units constructed within, or nearly within, the original structure of an existing single family home. They permit the sharing of a house without requiring the merger of two nuclear families. They permit two households to live close enough to each other to exchange services and companionship.

VARIATIONS: Extensions.
- Separate living unit in a home
- Often referred to as "in law apartments"

PURPOSE: To increase productive use of existing housing.

To provide additional housing choice for elderly.

To provide in-house support and services.

To provide income from existing housing.

To provide affordable housing.

TARGET GROUP:
(Wexler Framework)
- urban and rural areas
- individuals in good health
- individuals in both high and low income brackets
- individuals with both high and low housing resources
- individuals with both low and high social support

PROS
- Permits privacy with proximity.
- Permits added income, security, companionship, services and the ability to age in place.
- Offer a source of inexpensive housing units in community.
- Can bring households at variety of stages in the life cycle into a neighbourhood reducing fluctuation in demand for services.
- Enables the elderly person to remain in his home and the same neighbourhood.
- Moderate costs (cheaper than new rental production)

- As moderate cost housing, accessory apartments can reduce the need for some exurban development.

- Can be made accessible to the handicapped or to persons of limited mobility.

- It may result in increasing numbers of dwelling units that are more than large enough to hold children without overcrowding.

- Intensifies the use of existing residential dwellings.

For Municipality

- Gives the City some means of control over what are now unrecorded dwellings.

- Enables the City to monitor the number of conversions as well as their location.

- Ensures compliance with building, fire and health codes.

- Ensures that the units are properly maintained and that they do not alter the essential character of their neighbourhood.

- Encourages a better population mix and diversity within communities by attracting or retaining young professionals and young couples who might otherwise not be able to find affordable housing.

- Provides increased tax revenue.

CONS

- Zoning issues due to unfamiliarity with the concept.

- Conservative natur eof many older homeowners.

- Homeowner has to learn a great deal about construction, permits and design, often without assistance.

- Potential for undesirable neighbourhood changes.

- May be expensive to construct.

- Homeonwer fears of loss in both quality of life and finances.

- Increased tax assessment on the property.

For Municipality

- Parking problems may emerge.

- neighbourhood opposition.

- additional services may be required.

CURRENT STATUS: Ministry of Municipal Affairs and Housing, Add-A-Unit research project.
Cities of Toronto, Hamilton, Ottawa and Thunder Bay.
Private homeowners.
Very few elderly attracted.
Local municipalities involved in duplexing battle:
Cities of Toronto, North York, Barrie.

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- provincial evaluation of other jurisdictions experience.
- provide technical support where municipalities want it.
- the municipalities' 'as of right' zoning should it be implemented in the case of accessory apartments?
- more work is needed on controls for undesirable impacts.
- the Provincial Government should devise methodologies for determining extent of impact.

MARKETING AND BROKERAGE:

- The success in promoting accessory apartments will depend in a large part on how economic self interest can be harnessed to get others to initiate marketing and counselling efforts.
- The review of existing and proposed ways to provide marketing and counselling for accessory apartments should focus on techniques that can pay for themselves.
- Homeowners must be convinced that they can benefit from accessory apartments.
- Convince real estate agents, remodelers, savings and loans, and builders that accessory apartments offer them a way to make money.
- a service network should be formed - include municipalities, neighbourhoods, seniors and voluntary organizations.

AGENCY/MINISTRY ROLES (LINKAGES)

Municipality:

- housing needs
- financial impacts
- identify neighbourhoods
- develop criteria

Province of Ontario:

- PRIDE/ONIP/OHRP

ADDITIONAL RESEARCH:

TIME FRAME

Now (immediate)

OPTION: FISCAL INSTRUMENTS: REVERSE MORTGAGES

DEFINTION: Allow homeowners to convert the asset represented by the value of their home (equity) into cash, without being forced to leave their home. A home is either mortgaged or sold to an individual or institutional investor, but occupied by the homeowner until death or a negotiated future date. Elderly homeowners can increase their monthly cash resources, drawing on the equity in their homes.*

VARIATIONS: Reverse Mortgage Plans

Allows homeowners by pledging the home as collateral, to borrow 60 to 80 percent of the appraised value of the equity for a specified period of time at a given rate of interest. Funds are received periodically for the duration of the lending period, after which the homeowner is respons- ible for repaying the loan.*

Occupant Residual Equity Feature

The homeowner surrenders immediately the entire equity in his house in exchange for a life annuity and lifetime occupancy rights. In the absence of owner equity, incentives to carry out maintenance and repairs are substantially reduced and lending institutions could be expected to adjust the benefit scale substantially in recognition of this.*

Shared Appreciation Reverse Mortgages

Provides a specified cash payment each month for as long as the owner remains an occupant of the home. The maximum amount of a payment , which constitutes a cummulative loan, is calculated by the life expectancy of the occupant(s), the current market value of the property and the projected compounded interest. In either situation the house is accepted as settlement of the obligation upon vacancy and the appreciation distributed according to the contract.*

Sale-Leaseback

Involves an investor or investment group purchasing the elderly seller's home. The buy gives the seller a lease establishing the right of the seller to remain in the home, either for life or until the lease is terminated by the seller. The seller receives payment for the home over the home over the life expectancy, usually through a down payment and an interest bearing installment note satisfied by monthly payments.*

Deferred Payment Loans

The loan(s) are usually for some specific purpose such as payment of real estate taxes or home repairs. The loan is secured by a lien which must be satisfied to clear title for sale of the property.

Split Equity

The homeowner is guaranteed a lifetime tenancy estate to the property, while the public body becomes the owner of a remainder interest. The homeowner retains title to the house until death (in case of a couple, until both die). If the corporation fails to deliver the promised payments, it forfeits its rights to the house.

PURPOSE:

Increase seniors disposable income while allowing them to stay in their own homes.

TARGET GROUP:
(Wexler framework)

- Individuals in good health
- Individuals with high housing resources
- Individuals with low incomes
- Urban rural areas
- Individuals with both high and low social support.

PRO'S

- Permits elderly to stay in their homes with minimal disruption.
- Increases an individual's income over an arranged period.
- Requires little or no government subsidy.

Sale-Leaseback

- Established a lifetime right for the seller to occupy the home.

Split Equity

- Eventual use of the acquired housing stock.

CON'S

- Does not increase the productivity of housing.
- A high price is payed to unlock the equity in his/her home.
- Operation of the plan is ralatively new, complex and easily muted by inflation and high mortgage rates.
- Seniors are not particularly keen about raising another mortgage on their home when they have spent a 'lifetime' to get clear title - psychological barrier.
- Home must not be encumbered by any large existing mortgage or other debt.
- None of the revers plans available offer a guaranteed income for life.
- The lender or program provider might default on monthly payments, is a possibility.
- For lenders, there is no mortgage insurance available.
- Lack of secondary market for RAMS and deferred payment loans which would allow lenders to sell the loans to investors and rid themselves of the continued financial responsibility for them.

Sale-Leaseback

- The elderly person no longer owns the home.

Split Equity

- Can public body afford to fund program over lifeterm of annuity?
- Who would be responsible for maintenance of the property and at what standard?
- Who would benefit from potential appreciation of property value over live of annuity?
- Tax dollars being used to support more affluent sector of senior population.
- Public body in competition with private sector programs.

CURRENT STATUS:

City of Toronto examined it as a policy issue; several private programs in U.S.; one private program in Canada with no take-up, so cancelled. Study on demand conducted in Alberta - no further action. Research being done in U.S. to resolve program design problems.

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- Public sector demonstration - i.e. Renoloan
- Impact on other forms of income support
- Give bonuses to lending institutions that offer cheaper interst rates on mortgages for seniors?

MARKETING AND BROKERAGE:

- Need a package of alternatives:

  users
  insurance agencies
  federal government

AGENCY/MINISTRY ROLES:

Provincial lobbying is needed
Federal policy development - a regulatory framework and fiscal infrastructure need to be adapted?

National Role: Canada Mortgage and Housing Corporation/ Department of Health and Welfare/Revenue Canada

ADDITIONAL RESEARCH

TIME FRAME

- Should be incorporated in current federal/provincial housing debate

OPTION: FISCAL INSTRUMENTS: TAX DEFERRALS

DEFINITION:

The municipality allows the property tax to accummulate as a charge to the elderly's estate to help alleviate the financial burden on senior homeowners.

VARIATIONS:

Tax Credits - (e.g. City of Toronto has $100 tax credit for seniors)

Tax Grants - (e.g. Ontario Property Tax grants)

PURPOSE:

To help alleviate some of the financial burden of senior citizen homeowners and allow them to maintain possession of and remain in their homes.

TARGET GROUP:
(Wexler framework)

- Homeowners
- Individuals with low-medium incomes
- Urban or rural areas
- Individuals in both poor and good health
- Individuals with both high and low social support

PROS'S

- Elderly can afford to remain in their homes and same neighbourhood
- Less expenses that elderly persons have to pay for shelter
- Provides more disposable income for elderly person

CON'S

- Strong negative reaction of some low-income elderly people to the prospect of having a debt hanging over them of their estate.
- Lack of knowldege or understanding of the scheme.
- Municipal tax
- Have to pay interest on deferred property taxes at the time of sale

CURRENT STATUS:

- City of Toronto - $100 Tax Credit for seniors - have to receive the Guaranteed Income supplement and own your own home to receive it.
- Province of Ontario - Ontario Property Tax Grants - seniors who are either renters or homeowners can receive grants up to $500.
- Some of the other provinces also offer property tax grants to seniors - e.g. British Columbia - Provincial Referral Program where seniors can receive up to $630 in a grant. In Vancouver there is a Home-owners Grant Program where senior homeowners can receive an additional $250.

RECOMMENDED STRATEGY

POLICY & PROGRAM DEVELOPMENT:

- Perhaps the federal government could allocate to the provinces some funds in order that the property tax grants for seniors can be increased where needed?
- Other devices should be researched so that seniors can remain in their homes as long as possible.

MARKETING AND BROKERAGE:

- ads
- brochures
- seniors associations
- site planning offices
- libraries
- municipalities and provincial government offices

AGENCY/MINISTRY ROLES (Linkages)

- Municipalities
- Ministry of Revenue
- Ministry of Treasury and Economics
- Ministry of Municipal Affairs and Housing

ADDITIONAL RESEARCH:

TIME FRAME:

OPTION: SHELTER ALLOWANCES FOR SENIORS

DEFINITION:

Direct cash transfers to households with affordability problems on a regular basis which enables them to afford adequate housing of their own choice from existing housing stock.

VARIATIONS:

- Rent supplements
- Tax credits - (e.g. Ontario Property Tax Credit)
- Provincial and Municipal shelter supplements

PURPOSE:

To boost the available dollars to ensure that seniors can afford appropriate housing.

TARGET GROUP:
(Wexler framework)

- individuals with low incomes
- primarily urban areas
- individuals with low or high social support
- individuals with both high and low housing resources
- individuals in both good and poor health

PRO'S

- Provide a means of relief from the demands of home ownership while allowing continued independent lifestyle.
- Reduce the financial burden of accommodation on the private sector.
- Provide an environment for mutual support and companionship.
- With minimal support services, often delay the more expensive option of institutional care.
- Makes existing market housing more affordable to low income households.
- Provides additional income for seniors and bridges the gap between ability to pay and housing costs.

CON'S

- Limited availability
- Limited access
- Hard to administer
- Political implications

CON'S

- Program costs are high
- The real housing problem of affordability is not being addressed
- Problems of transferring information to elderly
- It may alter the price of housing for the target group
- Rent inflation
- Design of program is a crucial concern
- Increased housing consumption
- Limited objectives

CURRENT STATUS:

B.C., Manitoba, Quebec and New Brunswick have conventional housing allowances targetted to low income elderly renters. In addition, shelter supplements are made available through social assistance programs. The Federal Government is currently considering shelter allowances as a major housing strategy instead of traditional supply programs.

RECOMMENDED STRATEGY

POLICY & PROGRAM DEVELOPMENT:

- Is this concept economically viable given the government tight purse?
- Perhaps more attention should be placed on this issue in the next budget?
- Perhaps the income transfer concept should be further researched?

MARKETING AND BROKERAGE:

- brochures
- ads
- phone-in line
- senior citizen associations
- municipalities, provincial and federal government
- local housing authorities

AGENCY/MINISTRY ROLES (Linkages)

- Ministry of Municipal Affairs and Housing
- Ministry of Community and Social Services
- Ministry of Health
- Ministry of Revenue
- Ministry of Treasury and Economics
- Ontario Housing Corporation
- Local housing authorities
- Municipalities

OPTIONS: SENIORS COOPERATIVES: MARKET AND NON-MARKET

DEFINITION: Housing cooperatives are corporations that own and operate living facilites for the benefit of the occupants. Market cooperative membership is composed of people who buy shares in the corporation in exchange for the right to occupy a specific living unit. Non-market units in Canada are developed and adminstered under S.56.1 of the National Housing Act, and provide a combination of low end of market rents and subsidized rents to low and moderate income households.

VARIATIONS: Market Coops.

- market equity coops: members may sell their membership and equity for whatever market will bear.
- limited equity - low yield: cannot sell for more than original price plus pre-determined appreciation factor;
- fixed equity: cannot sell for more than original payment.

Canadian Non-Market Coops.

- under S.56.1 non-profit units are built by private non-profit corporations (churches, municipalities, etc.) and cooperative housing corporations, under a Federal program involving reduced interest rates. Through a combination of Federal and Provincial support, up to 50% of these units in senior citizen projects must be rent-geared-to-income. These are not "true" coops in that there is no equity advantage for residents.

PURPOSE: Provision of affordable housing which is, in most cases, non-inflationary.

TARGET GROUP:
(Wexler Framework)

- primarily urban areas
- seniors in good health
- individuals with high housing resources
- individuals with low social support
- individuals with low-medium income levels.

Market

PROS

- Combines most benefits of home ownership with the conveniences and efficiency of multi-family housing.
- Options for those willing to work cooperatively and want to build up equity in their living accommodation.
- Avoids responsibility or isolation of large home.
- Builds a strong sense of community spirit.
- Flexible enough to meet a variety of needs and to adapt to a number of situations.
- no costs to government.

CONS

- Cooperation needed in ownership and management
- Requires technical and management skills.
- Not really a home owner.
- Liminted equity (cannot realize appreciation on the value of your Unit).
- People with limited income will not be able to get financing or afford the loan payments and monthly charges without receiving subsidies.

Non-Market

PROS

- Provision of affordable and high quality housing.

CONS

- necessary to relocate, often away from community roots.
- segregated housing - not an intergenerational mix.

CURRENT STATUS:

Market coops are prevalent in U.S.A. and Europe; little knowledge of their status here.

Non market coops rely on annual allocations which have been generally declining. The program's future has been under hot debate since the publication of the S.56.1 evaluation in 1984.

RECOMMENDED STRATEGY:

POLICY DEVELOPMENT:

Is there anything we should think about with regard to the promotion of market cooperatives as an alternative housing choice, especially in older larger housing?

Are there variations on this theme, such as senior condominiums either in the market place or with some public or third sector involvement?

PROGRAM DEVELOPMENT:

Public: Federal-Provincial
Private: Province and municipalities together they can provide a framework.

MARKETING AND BROKERAGE:

- Funding and education

AGENCY/MINISTRY ROLES (LINKAGES)

- municipalities
- senior citizens
- lenders
- Ministry of Municipal Affairs and Housing
- Non-profit, voluntary organizations

- Is there a proactive role for the Housing Conservation Unit in the Ministry of Municipal Affairs and Housing?

ADDITIONAL RESEARCH

- Research into impediments for private communication

TIME FRAME

Medium run.

OPTION: SHELTERED HOUSING

DEFINITION:

Congregate Housing - an assisted residential living environment offering functionally impaired or socially deprived elderly, though otherwise in good health, the housing and support services necessary to maintain or return to a semi-independent lifestyle and prevent premature unnecessary institutionalization as they grow older. Can range from fewer than 10 residents to several hundred, from facilities which provide full kitchen in each unit to no individual cooking or storage facilities.

VARIATIONS: Abbeyfield Society

- Dutch model
- Danish/Swedish - seniors hotels (Christie Gardents is a Metro example)
- City home
- Foster Homes
- Group homes
- 3 in 1 - Baltimore

PURPOSE:

To provide support for continued semi-independent living as aging occurs.

TARGET GROUP:
(Wexler framework)

- individuals with low social support
- individuals in the low-medium income bracket
- individuals whose health is declining (poor health)
- urban or rural areas

PRO'S

- Offers at least 3 basic support services. (meals, housekeeping assistance and persoanl services)
- Serves elderly who are at high risk of institutionalization and are no longer able to live alone.
- Can provide frail elderly with combination of shelter and support services for independence to avoid institutionalization.
- Barrier free design compatible with the reduced mobility of the frail elderly.
- Can prevent social isolation and provide the elderly with companionship.

CON'S

- Expensive to construct or renovate a building.
- Difficult if not impossible to provide meals and other support services without subsidies.
- Careful planning and management is required to provide necessary services without over serving clients.
- Obtaining right client mix requirement skills.
- Limited by restrictive zoning etc.

CURRENT STATUS:

- Ontario Ministry of Health
- Some subsidized seniors projects under Ministry of Municipal Affairs and Housing built to incorporate these features.
- Some third sector initiatives (e.g. St. Elizabeth's)
- Some profit-making initiatives
- Some subsidized senior projects under Ministry of Community and Social Services together with Metro (e.g. Cityhome)

<u>RECOMMENDED STRATEGY</u>

POLICY AND PROGRAM DEVELOPMENT

- Task force approach is necessary for all sheltered housing needs.
- Require network information on the existing sheltered housing programs and pilot projects.

MARKETING AND BROKERAGE:

- Need to develop

AGENCY/MINISTRY ROLES (Linkages)

. Co-ordination: tri-level linkages - Ministry of Health/ Ministry of Community and Social Services/Ministry of Municipal Affairs and Housing, however, COMSOC is the leading Ministry for sheltered housing.

ADDITIONAL RESEARCH:

. Inventory of existing sheltered housing/experiments and sources needs to be compiled.

TIME FRAME:

. Long-run/ongoing

OPTIONS: RETIREMENT COMMUNITIES

DEFINITION:

Retirement communities are aggregations of housing units in urban or rural settings planned for healthy, older people (at least 50 years of age), most of whom are retired. This aggregation should incorporate at least one commonly shared, non-residential facility or service, and should be described by its developers, managers, and residents through marketing and other publicized material as a place for retirees to live.

VARIATIONS: Retirement communities may vary according to the scale of the community, the characteristics of the population, the kinds and extent of services offered, and the sponsorship or auspices under which the community was built.

PRUPOSE: To provide a supportive and comfortable living environment for healthy elderly persons who can lead active lives.

TARGET GROUP:
(Wexler Framework)

- individuals in good health
- high and moderate income group
- owners and tenants
- individuals with high and low housing resources
- urban and rural areas

PRO'S

- Retirement communities offer a secure, supportive living environment through proximity to friends, health and support services, leisure activities etc.
- allows the elderly to retain their independence and lead active lives.
- Facilitates the formation of friendships and socializing among the elderly.
- These communities are designed to satisfy the special needs of the elderly.
- Affordable, especially if new, manufactured housing technologies are used.

CON'S

- Retirement communities are often age-segregated, thereby reducing resident interaction with the general population.
- Such facilities require high capital investment to develop.
- Difficult to establish in rural areas as many of the services (e.g. septic tanks) are communal.

CURRENT STATUS:

- Private and third sector initiatives (e.g. St. Elizabeth Village, Hamilton)
- MMAH has studied various models and evaluated them.
- MMAH would like to develop program of facilitation.

RECOMMENDED STRATEGY

POLICY DEVELOPMENT:

- Look at rural residential zoning: needs loosening up.
- Encourage the use and development of drop in centres in existing retirement areas.
- Use public land to develop retirement communities - can offer subsidized proportion.

PROGRAM DEVELOPMENT:

- Look at models other than Florida living

MARKETING AND BROKERAGE:

- Encourage the public to think about its retirement needs.
- An information package on housing choices for the elderly is needed.
- Senior Secretariat
- Senior citizens associations.
- feed into retirement planning courses.
- Promote as more than perpetual summer camp life-style.

AGENCY/MINISTRY ROLES (LINKAGES)

Ministry of Municipal Affairs and Housing
Ministry of Health
Ministry of Community and Social Services
The Province along with the Association of Municipalities of Ontario should provide the municipalities with information about retirement communities.

Ministry of Tourism and Recreation

ADDITIONAL RESEARCH:

- Explore financial end of retirement communities
- Research failing health
- Perhaps the impact of retirement needs to be looked into further.

TIME FRAME:

Ongoing

OPTION: FLEXIBLE NEW HOUSING

DEFINITION:

The design and construction of innovative housing which allows for the modification of interior space and equipment. The flexibility lies in that the dwelling unit can undergo various changes and can adapt to the various stages in one's lifecycle.

VARIATIONS:

- Rubber houses
- Degenderized housing
- Ethnically sensitive
- Blended families
- modular housing

PURPOSE:

To provide a creative form of housing which will better meet the changing needs and preferences of our elderly population.

TARGET GROUP:
(Wexler framework)

- individuals in high and low income brackets
- individuals with low and high housing resources
- rural and urban areas
- individuals with both low and high social support
- individuals in good and poor health

PRO'S

- Permits flexibility in design
- The special needs of the elderly and the handicapped can be accommodated in the community.
- It provides a comfortable and convenient residence.
- Additional residents could move in, thereby providing the owner with additional revenue.

CON'S

- Moveable interior walls may not provide the same degree of structural support or sound protection.
- Cost?
- There may be zoning restrictions.
- Neighbourhood opposition.
- Additional municipal services may be required.

CURRENT STATUS:

Third Sector Experiments
Other?
H.U.D.A.C. maximiser house (re-named The Canadian Home Builders Association)

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- Competitions
- Revise the Ontario Renews Awards to include this category.
- Perhaps the Ontario Building Code would have to contain a seperate section to accommodate flexible housing?
- Financial incentives for builders to provide flexible housing?
- De-regulate housing industry
- New funding mechanism based on household size, rather than on category.

MARKETING AND BROKERAGE:

Modules - variety of packages available (as in Holland) private sector

AGENCY/MINISTRY ROLES (Linkages)

Ministry of Municipal Affairs and Housing
Ministry of Community and Social Services
Canada Mortgage and Housing Corporation - money for experimental housing forms?
Municipalities
Ethnic Associations
Senior Citizens Associations
Non-profit organizations
Canadian Home Builders Association
Ontario Association of Architects

ADDITIONAL RESEARCH:

- Look at household according to its size, not category
- Building standards

TIME FRAME:

Now - immediate

OPTION: BARRIER-FREE HOUSING

DEFINITION:

The provision of special physical modifications to residential units which are sensitive to the mental or physical disabilities of the intended occupants.

VARIATIONS:

Design modifications may vary significantly depending upon the disability of the elderly resident (i.e. features may range from providing wheelchair access to improving the aesthetics of the living environment).

PURPOSE:

To provide the elderly with sufficient levels of safety and convenience.

TARGET GROUP:
(Wexler framework)

- individuals in medium - poor health
- individuals with both high and low housing resources
- individuals with both low and high social support
- urban and rural areas
- individuals with both high and low incomes
- handicapped individuals of all ages

PRO'S

- Special design features allow occupants to function more independently, thereby relieving pressure on institutions.
- allows the elderly to remain in their homes and in same neighbourhood.
- dwelling is fine tuned to the specific needs of the occupant.

CON'S

- high cost of installing features
- features may have to be modified according to the needs of future residents
- may be zoning or building code restrictions

CURRENT STATUS:

Public Assisted Housing Projects
Public and Third Sector Initiatives
(e.g. Terminal Quay)
Ottawa has retrofit/customize units

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- revise the Ontario Renews Awards to include barrier-free housing designs.
- provide financial incentives for developers and builders so that they will build barrier free models

MARKETING AND BROKERAGE:

- ask for plenary endorsement and advocacy
- seniors group
- non-profit organizations
- citizens organizations
- provincial and municipal levels of government

AGENCY/MINISTRY ROLES (Linkages)

Ministry of Health
Ministry of Community and Social Services
Ministry of Municipal Affairs and Housing
Cost-effective in-house environmental supports should be introduced

ADDITIONAL RESEARCH:

TIME FRAME:

Now (immediate)

OPTIONS: INNOVATIVE ZONING TO ACHIEVE INNOVATIVE SENIORS' HOUSING FORMS

DEFINITION: Zoning is a limited approach. When used in conjunction with other approaches (i.e. land use and architectural approaches) it can be useful in encouraging a range of housing alternatives to meet the needs of the elderly.

VARIATIONS: Cluster Zoning

Allows structures to be situated in close groups preserving more open space. The overall density of the lot is the same.

Incentive Zoning

Involves the giving of bonuses usually in the form of density increases for residential developments that meet other desirable criteria.

Specific zoning for the elderly.

PUD'S

Inclusionary zoning.

PURPOSE: To develop housing alternatives for the elderly that will facilitate privacy and independence, while providing necessary support services. Customized approaches.

TARGET GROUP:
(Wexler framework)

- urban and rural areas (primarily urban)
- individuals in both poor and good health
- high and low income groups
- individuals with both high and low social support
- both homeowners and tenants

PRO'S

- Can authorize a range of housing alternatives. Each alternative may be designed to address the needs of elderly people.
- Can help to make such developments economically feasible, i.e. modification of density and/or parking requirements.

CON's

- Potential exclusionary impact of zoning for the elderly.
- Fear that elderly specific zoning might result in lower property standards.
- Elderly specific zoning may inaccurately reflect the needs of the elderly population.
- Probably contrary to Charter of Rights.

CURRENT STATUS:

- In the United States, age-restrictive zoning ordinances may not interfere with a person's constitutionally protected right to live with members of his/her extended family.
- Nothing done in Canada, to our knowledge, to explore this concept.

RECOMMENDED STRATEGY

POLICY DEVELOPMENT:

- Publish a resource handbook on what has been done in this area and sell it.
- Have little conferences all over the province (regionally sensitive)

PROGRAM DEVELOPMENT:

- Use Ontario Renews Awards
- Liveable Communities of Ontario - change/adaptation/ flexibility - all targetted on housing
- re-allocate existing funds
- stop zoning by category, i.e. decategorization, customization and regionalization.

MARKETING AND BROKERAGE:

- Policy and program development aimed at marketing change.
- Create mindset for innovation
- Province of Ontario role here in Planning Act

AGENCY/MINISTRY ROLES (LINKAGES)

- Ministry of Municipal Affairs and Housing: Housing Conservation Unit, Community Planning and Plans Administration
- Association of Municipalities of Ontario

ADDITIONAL RESEARCH:

- Housing Design Council should look at Regional Innovations and competitions
- Ontario Architects Association
- Canadian Institute of Planners

TIMEFRAME:

Immediate

OPTION: Winterizing Neighbourhoods

DEFINITION: Creating community living environments which are physically separated from the harsh elements of nature.

VARIATIONS:

Domed communities
Enclosed walkways
Arcaded streets
Snow fences
Close streets for tobogganing
Winterize homes
Timeshare with Florida

PURPOSE: To provide environments that are shielded from the harsh winters so as to encourage the elderly to go out in the winter.

TARGET GROUP:
(Wexler Framework)

- urban areas
- both home owners and renters
- especially individuals with mobility problems (handicapped, elderly)
- individuals in good and poor health
- individuals with both high and low social support
- both high and low income groups

PROS

- enables elderly people and individuals with mobility problems to go out in the winter.
- Pitfalls of winter season are reduced - i.e. ice (elderly persons are often prone to falling and easily fracture), and harsh winds.
- energy efficient
- convenient - all enclosed

CONS

- may be expensive
- reduce amount of outdoor open space
- in summer months may create a closed-in feeling

CURRENT STATUS:

RECOMMENDED STRATEGY

POLICY DEVELOPMENT:

- develop snow guidelines in planning
- support Liveable Cities Associations
- municipal sidewalk snow removal
- consider in design what happens when it snows.

PROGRAM DEVELOPMENT:

- there should be a reward under Ontario Renews for devising plans that focus on winter conditions.

MARKETING AND BROKERAGE:

- Senior citizen groups should put out a booklet on their needs in winter re snow, ice...
- Positive attitudes regarding the winter season and Liveable Cities theme should be promoted.

AGENCY/MINISTRY ROLES (LINKAGES)

- Ministry of Municipal Affairs and Housing community Planning Wing should look at guidelines re: winter
- Ministry of Tourism and Recreation should attempt to promote winter

ADDITIONAL RESEARCH:

- Initiate research in Landscape Architecture Schools into winter landscaping
- research winter (versus summer)
- look at parks in winter
- examine how Scandanavia copes with the winter season.

TIMEFRAME: Long term/Ongoing

OPTION:- SENIOR CITIZEN INFILL AND ADAPTIVE RE-USE

DEFINITION:

Efficient utilization of existing non-residential buildings, and land and infrastructure to provide increased opportunities for housing the elderly.

VARIATIONS:

- Construction of residential buildings on underutilized land.
- Intensifying the use of existing multi-family residential land and buildings.
- Conversion of commercial and industrial buildings for housing the elderly.

PURPOSE:

- To reduce the need for unnecessary new housing development and associated infrastructure.
- To enable the elderly to remain in the community for a longer period of time, close to family and friends, thereby avoiding premature institutionalization.

TARGET GROUP:
(Wexler framework)

- both high and low income individuals
- homeowners and renters
- those with high and low social support
- urban and rural areas
- individuals in good health

PRO'S

- Substantially reduces the need for new development
- Frees up under-utilized housing
- Is less expensive than new construction
- Creates additional housing units for individuals
- Can be private, subsized or mix of both

CON'S

- may create parking problems
- may cause crowding
- may be neighbourhood opposition
- zoning restrictions
- may be insufficient space
- may be too complex to undertake
- may not be viable without government loan or other subsidy

CURRENT STATUS:

- Ministry of Municipal Affairs and Housing:
  (1) Convert-to-rent program (expired)
  (2) Ontario Renews Awards
  Private Sector Initiatives

RECOMMENDED STRATEGY

POLICY AND PROGRAM DEVELOPMENT:

- consider this instead of constructing new buildings
- extend convert-to-rent
- set up some pilot programs using seniors e.g. in schools, around apartments
- increase Rent Geared to Income component of convert-to-rent
- work to promote less stringent zoning - using support materials developed in the intensification research project

MARKETING AND BROKERAGE:

- seminars
- send information to municipalities, homeowners, renovation industry, businessmen and voluntary agencies
- marketing should be done on a regional basis

AGENCY/MINISTRY ROLES (Linkages)

Ministry of Municipal Affairs and Housing
Municipal Housing and Planning Departments
Private Sector Initiatives, e.g. through Homebuilders' Associations
Third Sector Initiatives, e.g. through municipal non-profits; Canadian Housing Design Council, etc.

ADDITIONAL RESEARCH:

Convert-to-Rent evaluation should consider role in provision of seniors housing in non-metropolitan areas.

TIME FRAME:

1985/86

SPECIAL NEEDS GROUP: RURAL ELDERLY

ISSUE:

Many rural communities are rapidly aging but lack the necessary housing options and social services to support this process. Because of isolation and relatively small numbers, conventional solutions may be uneconomical.

TARGET GROUP:
(Wexler Framework)

- rural areas
- individuals with low - medium incomes
- individuals with low social support
- individuals with high housing resources
- individuals in good - fair health

NEEDS:

- Variety of housing choices for rural seniors
- Variety of support environments from home services to continuum of care
- An organized, united group who can voice their concerns

OBSTACLES:

- Economies of scale
- Housing stock deteriorating at similar rate as residents;
- Attitudinal barriers to change and innovation
- Have to relocate away from rural roots to obtain accommodation
- Families have mostly relocated and can no longer provide support
- "geriatric dormitory" environment
- lack of transportation facilities (mobility is restricted)
- lack of provision of personal and local services
- isolation (far distance between neighbours)

OPPORTUNITIES:

- innovative living arrangements could be imported here, e.g. sharing, cooperative households, granny flats both single and clusters.
- rest homes
- boarding houses
- Assisted Independent Living model
- surrogate families (e.g. Abbey Field Society in England)

CURRENT POLICY/STATUS:

No apparent coordinated approach by government to this problem. Recognized by Com. Soc. field workers everywhere. Increasingly recognized by Health, Planning, and third sector, e.g. Elizabeth Cape's initiatives.

AGENCY/MINISTRY ROLES:

- Who should be involved here?
- What would an appropriate forum be?
- Should the Housing Conservation Unit be concerned about stock issues as they arise in connection with the elderly in rural areas?

RECOMMENDED STRATEGY:

POLICY AND PROGRAM DEVELOPMENT;

- intensify the use of existing housing stock
- outreach of community services to rural areas
- networking is necessary to organize the rural elderly (especially rural women)
- follow regional models such as, District Health Councils, Social Planning Council, Northern Affairs phone in line....
- create an "Office of Information" for seniors and developers at the municipal planning level

MARKETING AND BROKERAGE:

- Senior Secretariat
- consultative service for housing models
- rural seniors
- communities and regions
- developers

AGENCY/MINISTRY ROLES (Linkages):

- Ministry of Community and Social Services along with the Ministry of Municipal Affairs and Housing should create an "office of information" for seniors and developers.
- the regional housing coordinator should go out and solicit developers
- a role in consulting and facilitating local initiatives

ADDITIONAL RESEARCH:

- develop a strategy to best deal with the needs and constraints of the rural elderly.

TIME FRAME:

SPECIAL NEEDS GROUP: FRAIL ELDERLY

ISSUE:

- Insufficient attention paid to housing needs of frail elderly especially from a dynamic or transitionary viewpoint.
- Alternatives to institutional care - nursing home as a rehabilitation place rather than a place to die.

TARGET GROUP:
(Wexler Framework)

- individuals in poor health
- individuals with low social support
- urban areas
- individuals with both high and low incomes
- individuals with high and low housing resources

NEEDS:

Innovation and flexibility - both in design and social arrangements
Integration of degrees of support
Affordability

OBSTACLES:

- individuals are in poor health (some are bedridden)
- lack of funds (both individuals and government)
- elderly want to stay out of institutions
- few community and support services that cater to this group
- many of these individuals cannot carry out the functions of daily living
- many of these individuals are women with low incomes
- the frail elderlys' activities are limited and mobility is restricted
- lack of clarity over goals of alternative care

OPPORTUNITIES:

- Home Care - homemakers
- Meals on Wheels
- Foster homes
- Accessory apartments

CURRENT POLICY/PROGRAM STATUS:

- The Ministry of Municipal Affairs and Housing is not active in this area
- The responsibility for the frail elderly lies with the Ministries of Health and Community and Social Services.

COMSOC'S programs
series of community support programs:

- Adult day program
- Enriched housing
- Meals on Wheels and Meals to Wheels
- New Homemakers Program (new - in the process of being formed)

Ministry of Health's programs:

- Chronic hospitals
- Chronic home-care program
- Day hospitals
- Geriatric assessment programs in hospitals

Policy rhetoric favours shifting balance from institutional care to community based programs for the frail elderly

AGENCY/MINISTRY ROLES:

- Who has responsibility here?
- Are there market/third sector solutions as well as public sector solutions?
- Could there ever be anything which Housing Conservation Unit might do in this area?

RECOMMENDED STRATEGY:

POLICY AND PROGRAM DEVELOPMENT:

- Assisted Independent Living
- Triage: geriatric hospital service to community (a British/Scandanavian model)
- need a "one window service" where medical and home services can be obtained when needed

MARKETING AND BROKERAGE:

- elderly themselves
- senior citizen associations
- ethnic associations
- charities and churches
- all the above groups should form a network and advocate the needs of the frail elderly

AGENCY/MINISTRY ROLES (Linkages)

The Ministry of Health and the Ministry of Community and Social Services should examine various possibilities in order that medical and home services can be provided within the community as an alternative to institutionalization.

ADDITIONAL RESEARCH:

- a comprehensive definition of frail elderly nees to be established.
- there is a need to research on out-reach programs.

TIME FRAME:

SPECIAL NEEDS GROUP: LOW INCOME ELDERLY RENTERS

ISSUE:
Chronic poverty
Housing insecurity (demolition, conversion to condos, rent increases)
Housing inadequacy
Social isolation (many are single women)
Why are their names not on the social housing waiting lists?
Lack of knowledge?

TARGET GROUP: (Wexler Framework)
- renters
- urban areas
- individuals with low social support
- low income
- individuals in both good and poor health

NEEDS:
Extended housing choice
Increased security
Increased income or lower housing costs
Improved social support delivery

OBSTACLES:

These are the hidden elderly - how to find them, how to involve them?

Do we know anything more about this group?

Lack of funds
An unorganized group

OPPORTUNITIES:

Non-profit and publicly assisted housing
Targetted housing allowances
Community Outreach

CURRENT POLICY/PROGRAM STATUS:

Bitty - rent controls
Non-profit housing

AGENCY/MINISTRY ROLES:

MMAH undertaking conservation study for low rise rental stock - with purpose of preserving its function as low cost accommodation;

RECOMMENDED STRATEGY

POLICY DEVELOPMENT AND PROGRAM DEVELOPMENT:

Matching services
Financial incentives
Shelter allowances for elderly, e.g. SAFER, RATE
Rent control
Public housing
Group homes
Non-profit housing
Rent Supplement
Rent Geared to Income

MARKETING AND BROKERAGE:

- need waiting lists and home visits to track and identify people in this group.
- municipalities, private sector and non-profit organizations.

AGENCY/MINISTRY ROLES (LINKAGES)

Joint ministry involvement -

Ministry of Municipal Affairs and Housing
Ministry of Community and Social Services
Ontario Housing Corporation
Local public health network

ADDITIONAL RESEARCH:

Where are these people? What are their preferences? Is this an income maintenance issue or a housing issue?

TIME FRAME:

SPECIAL NEEDS GROUP: LOW INCOME ELDERLY HOME OWNERS

ISSUE:
Asset-rich, income poor
Over utilization of the stock
Under maintenance of the stock
Is this a policy-worthy group? Issues of credibility.

TARGET GROUP:
(Wexler Framework)
- homeowners
- low income
- individuals in good health
- those with low and high social support
- urban and rural areas

NEEDS:
Access to equity
Need for alternative housing options
Ways to increase productive use of stock
Assistance in home repairs and chore services
Lack of information and awareness of resources

OBSTACLES:

Attitudinal barriers
Lack of money
Lack of know how
lack of physical and social infrastructure
Lack of organization
Lack of numbers

OPPORTUNITIES:

Intensification/densification options
Fiscal instruments: reverse mortgages
tax credits/deferrals
Home support services
Rehabilitation programs, e.g. OHRP
Increase affordable housing options in market, third and public sector.

CURRENT POLICY/PROGRAM STATUS:

Bitty - nothing addresses full package
- something addresses most bits

Mixed messages - a little bit of "stay" and a little bit of "move out".

AGENCY/MINISTRY ROLES:

Blending is necessary - how? What forum?

RECOMMENDED STRATEGY:

POLICY AND PROGRAM DEVELOPMENT:

- Homesharing
- Add A Unit
- Reverse Mortgages
- Tax deferrals
- Variety of suitable "move" options such as, congregate housing; granny flats; equity cooperatives; etc.

MARKETING AND BROKERAGE:

- should be consciousness raising re needs of this segment of population.
- community groups should unite and advocate the needs of this group.
- private sector interests should promote, e.g. real estate agents.
- promote choices through retirement counselling modules.

AGENCY/MINISTRY ROLES (Linkage)

Ministry of Municipal Affairs and Housing
Ministry of Revenue
Ministry of Treasury and Economics
Ministry of Community & Social Services

ADDITIONAL RESEARCH:

Methods to alleviate the financial problems of this segment of the population should be explored.

TIME FRAME:

On-going.

SPECIAL NEEDS GROUP: INTEGRATION OF HOUSING AND SERVICES

ISSUE: This theme runs throughout the previous issues. How can it be thought about? How can it be divided up between bureaucracies - housing, health, community and social services - and then re-integrated at the grass roots? A question of mechanisms.

TARGET GROUP: (Wexler Framework)

- both homeowners and renters
- individuals with low income
- individuals with low social support
- urban and rural areas
- individuals in poor health

NEEDS: Housing options and support services in varying degrees of mix and match;

A forum for case-specific decisions;

Triage model from UK/USA using Geriatric wards & social workers as focal delivery point.

OBSTACLES:

Administrative mechanisms
Lack of bridging
Institutional/bureaucratic parceling up economics
Coordination and duplication of services

OPPORTUNITIES:

Homemakers
Voluntary agencies that provide services for the elderly
St. Clair O'Connor Community
Foster Homes
Meals on Wheels
Homes for Aged as centre of community
Hospitals - triage model.

CURRENT POLICY/PROGRAM STATUS:

Without the Elderly Task Force, what formal meeting point is there? Should there be one; or should they be ad hoc networks? e.g. Baycrest Geriatric Centre - a private, non-profit, Home for the Aged. It provides 5 levels of care (residential, special care, nursing care, hospital and terrace).

The Ministry of the Elderly suggestion in the last provincial election hits at this issue.

AGENCY/MINISTRY ROLES:

Ministry of Community and Social Services
Ministry of Health
Ministry of Municipal Affairs and Housing

RECOMMENDED STRATEGY:

POLICY DEVELOPMENT:

Need policy on multi-level continuum of services.

PROGRAM DEVELOPMENT:

- homesharing
- granny flats
- tax breaks and incentives for volunteers
- set up an office on Aging
- enriched housing

MARKETING AND BROKERAGE:

- service network
- drop in centre
- encourage participation of senior citizen associations, churches, ethnic associations and non-profit groups as a whole.

AGENCY/MINISTRY ROLES (LINKAGES)

Ministry of Community and Social Services
Ministry of Health
Ministry of Municipal Affairs and Housing
Non-Profit Organizations
Churches and Charities
Municipalities
Federal Government

ADDITIONAL RESEARCH:

Need research on success rates and residents evaluations on programs integrating housing and services.

TIME FRAME:

Immediate & long-run.

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SEMINAR ON HOUSING INTENSIFICATION: TRANSCRIPTS

PLACE : HARBOUR CASTLE HILTON

HOTEL, TORONTO

FEATURED SPEAKER: PATRICK H. HARE

DATE : THURSDAY, OCTOBER 25, 1984

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Preface

Patrick Hare, a nationally known American Housing Planner, visited Toronto on business in late October, 1984. While in the City, Mr. Hare spoke to a group of professionals on the topic of housing intensification options, or innovative living arrangements. Specific issues addressed included accessory apartments, granny flats, shared accommodation, and home equity conversions.

Mr. Hare has worked for many years in the housing field and he is particularly attuned to the burden being placed on existing stock to meet today's non-traditional demands. He has wide experience in neighbourhood planning and the promotion of innovative living arrangements. He has been praised by the respected U.S. urban columnist Neil Pearce as having the ability to turn innovation and innovative ideas into accepted practice. He has been involved in research projects that range from studies of two hundred home owners and tenants with accessory apartments funded by the Andrus Foundation of the A.A.R.P. (American Association of Retired Persons); a study of space utilization and analysis of low cost shell housing for the Scottish Development Department; to looking at neighbourhood change in relation to ethnic and age differentials. Patrick Hare is presently employed as a community planner in the Maryland National Capital Park and Planning Commission in Silver Springs. Prior to that he had his own consulting firm. Mr. Hare has a Masters degree in town planning from the Harriet Watt University in Edinborough and a B.A. in design from Southern Illinois University in Carbondale.

Mr. Patrick Hare:

Introduction

Good morning, ladies and gentlemen. I have been invited here today to discuss my experience with a variety of housing intensification options.

First I would like to offer a very preliminary definition of some of the types of housing intensification that I've worked on in the United States. Basically, the terms that we use most frequently are:

i) "shared housing", which is essentially what would have been described in the U.S. thirty or forty years ago as having a roomer - renting a room in a single family house;

ii) "group shared housing", which is four to ten people under the sponsorship of some kind of agency, typically in single family housing;

iii) "accessory apartments", which are additional units, with their own private kitchens and bathrooms, created in what were originally single family houses; and

iv) "e.c.h.o." housing (Elder Cottage Housing Opportunity), which is a granny flat or movable unit. I gather some people here use the term "P.L.U.S." (Portable Living Units for Seniors) housing. These terms refer to physically separate but movable units placed on the side or rear yard of a single family house so that an adult child can take care of an aging parent. The granny flat is probably the most commonly used term here. However, I'll use echo housing as it is generally used in the U.S. We had a good deal of controversy in the United States over the use of the term granny flat, since quite a few older men said they would never live in something called a granny flat. The term, "echo" housing was developed by the American Association of Retired Persons.

The point that I want to make today is that we are really remarketing forms of living that simply lost respectability or relevance during the post-war period, which focused exclusively on the nuclear family in the U.S. It is with some caution that I suggest that persuasive marketing is something we have to emphasize if, in fact, we are going to make housing intensification work. I don't mean making it work just in the sense of getting units created or getting shared housing arrangements established, but making it in terms of improving the quality of people's lives.

One other point of background I want to make has to do with capitalizing on the self-interest of professionals. I think it is very important to look at the economics of housing intensification. The figure I use for creating an accessory apartment is $15,000 to $20,000 U.S. It is roughly half the cost of a new apartment unit. Some one stands to make a great deal financially from such forms of intensification. I think it is very important that those of us who are public servants realize this potential for a growing private sector business and understand that the promotion of alternative living arrangements can be in the self-interest of public and private sectors alike.

Accessory Apartments

I'd just like to make some brief points on accessory apartments. Three benefits are quite clear: income; companionship; and security. There are three kinds of security: in case of accidents, in case of criminal intrusion or in case of security for the home when you are on extended travel vacation. In Wisconsin they have people they refer to as the snowbirds; people who go south whenever the snow comes. For people like that who want to retain a house in Wisconsin and not have to leave their neighbourhood and sell off what is often a family homestead, an accessory apartment is ideal because they can spend the winter in a warmer climate and know that their house is going to be secure.

Services are a fourth benefit; that is, the opportunity to have someone you can exchange services with. And finally the fifth benefit is the ability for many elderly to stay in their own homes. This is what we refer to as, "aging in place". All the literature on aging states that it is a very high priority for a significant number of older people.

The consulting firm that I ran did a study for the American Association for Retired Persons in Connecticut and New York. What came out clearly from that study was that the home owners felt that income was really the major reason why they had installed accessory apartments, with security a fairly distant second. But it was also quite clear that many of these people did not want to advertise the fact that there were other reasons beyond income. No stigma is attached to needing income. It does not carry the stigma of declining abilities. For example, it was also clear that there was a need for assistance with maintenance. Leo Baldwin, who is the Housing Coordinator for the American Association for Retired Persons, states that the primary reason older people have to sell their homes is because they can neither find nor afford reasonable maintenance. The next reason

which forces them to move is security. The use of accessory apartments helps to overcome some of these problems and thereby allows people to age in place. It is a housing option which not only enhances the quality of life for older people, but also prolongs the time during which they can be independent in their own home. That is really critical for a lot of the older population.

From a public viewpoint, as opposed to a home owner's, there is another benefit. Accessory apartments are a source of inexpensive housing. In the study we did, we found that the median rent in both Connecticut and New York was between $250 and $350 for accessory apartments. Ninety-six percent of the tenants said that if they had to find a conventional apartment they would have to pay more than $350 a month in rent. Another statistic from that study that I think is useful is the sense of general satisfaction of these home owners; 3% were dissatisfied, 24% were satisfied and 74% were very satisfied. The statistics on satisfaction from tenants were almost equally high.

In terms of zoning, by-laws in the U.S. that permit accessory apartments or single family conversions do so on what we refer to as a special exemption basis. That is, it is not "as of right" in the community. The community retains the ability to protect itself. If for some reason, this new idea goes too far, they are not locked into an ongoing necessity to grant an accessory apartment and that gives a lot of comfort to the people who oppose them. A second major part of our by-law typically is that the occupant has to be an owner/occupant. He or she has to reside in the home. Also, minimal visual change is permitted through conversion, particularly in the front facade. Another major issue which has been addressed in order to sell the concept of accessory apartments to civic associations and ratepayers associations is that of controlling concentration. Boulder, Colorado has a regulation which states that if you are applying for a new unit only 10% of the homes within a 300 ft. radius of your lot line can already have accessory apartments. It was a great idea for this reason: communities are not locked in. They can go back and amend their ordinance. From what we know about the rate of installing these units it will take three, four or five years before 10% of the houses will have accessory apartments in any given local neighbourhood. So that compromise was really a a good political strategy. It gave a lot of reassurance to the neighbourhood groups and at the same time didn't foreclose the option of installing accessory apartments in more than 10% of a community's homes.

Another critical issue is parking. One story I have to tell you is about a community which shall go nameless, that was very concerned about on-street parking. It was especially concerned with the fact that there was already a parking problem. The community felt this was because people were too lazy to open their own garage doors, so they parked on the streets. The solution the community decided on was to at least get home owners who installed accessory apartments to park in their garages so the parking problem would not be dramatically increased by the apartments. Specifically, a by-law was passed stating that you couldn't get an accessory apartment unless you had an automatic garage door opener! The community shall go nameless; but it was in California. A more practical strategy was a provision that another California community adopted, which enabled the person going for a special exemption permit to bargain with his or her neighbours for off-street parking. In effect, if the home owners' available off-street parking was full they could rent from their neighbours. I must also say that from my personal point of view I don't really understand the concern about parking, but I think it is very important to many people's image of what their neighbourhood is and I think it is very important to respect that.

(Slide) Data from a New York community gives some sense of the new relevance of accessory apartments. In 1970 there was a large number of people who were in their early teens and an equally large group of people, the parents of the baby boom generation, who were in their 40's to 50's. Ten years later two things were happening in this situation: a terrific demand for housing as the baby boom generation began to set up homes of their own and a terrific increase in the under-utilization of housing as the parents of the baby boom became empty nesters. We have about 80 million homes in the United States. About 53 million of those are single family homes and we estimate that there are something in the order of 12.2 million American home owners over 55 living in homes of five rooms or more with those homes being occupied by households that have two persons or less. This is a staggering amount of under utilized housing, particularly when you consider the fact that those five rooms did not count either basements or garages. It should be noted, however, that not all this housing is under utilized. Not everyone will want to give up a guest room or rooms for the kids.

I would like to show some slides of specific houses and their case histories. Some come from the study I did for the American Association of Retired Persons and some of them come from a student by the name of Hattie Hartman at M.I.T.

(Slide) This is a home in Westport, Connecticut. It was sold for a dollar by the owner to her daughter on the condition that the great grandmother had a life lease for a dollar a year in the basement. Two parts of this case history are interesting. One is that the mother in this case said the first six months of this living arrangement were pure hell, and during the six months if she could have done anything to get out of it she would have. Then something changed and it worked well for everyone. The point is not exactly news: not everyone gets along with everyone all the time. Second the great grandmother had a stroke and turned very lethargic. She was technically quite healthy, but she was very lethargic and she said she had no interest in life. Then the mother and her husband both had intense job pressures put on them and there was really a necessity that the great grandmother take over again the duties she had played earlier in terms of child rearing. And that's what brought her out of her lethargy.

(Slide) Lindenhurst, Long Island is a middle class blue collar neighbourhood and the man who lived in this house had originally owned the home next door. He raised his kids here and about the time they were leaving home, his wife developed very severe arthritis. So in order to make it possible for her to get around, he installed an accessory apartment on the ground floor for him and his wife to live in. Renting the upper unit provided them with an additional source of income, thereby enabling them to meet her medical bills. When she died, he moved upstairs, remarried and rented the downstairs. He rented it to two or three tenants over a period of ten years. Then a vacancy in the apartment coincided with some marital problems that his son was having and the son moved into the apartment. As you can see, the apartment supported the family structure through a variety of circumstances. That is common. Apartments are often installed for one reason, then used for another. In Lindenhurst, the idea of accessory apartments or single family conversions is simply accepted. In fact, there were six along this block and the point is that in this community it was simply a case of accepting accessory apartments.

(Slide) This is a case in which the grandfather who lived in the house built a unit for his granddaughter by himself onto the garage. But it took him three years and by the time he finished his granddaughter had moved to Florida. So he rented the accessory units to two tenants for over ten years and then another granddaughter got married and needed housing. The other granddaughter was there when I came along to do the survey. Of course, I had assumed that the granddaughter was doing a great deal to help the grandfather. But the granddaughter, a child bride of

16 or 17, was very timid, and her husband was clearly involved in his profession. In fact, the grandfather was playing a real support role. The exchange of support is not always from the younger generation to the older.

(Slide) The owner of this house in Boston, Massachusetts was an architect who wanted to provide an apartment for his mother. He went through a great deal of trouble and expense, probably $30,000-$40,000, to get an apartment with light in his basement for her and from his point of view it was clearly justified. He also planned it as a unit that he would like to live in later on himself. So although I use the figures $15,000 - $20,000 for the creation of an accessory apartment, this is the basic cost - many people choose to spend more if the unit fits in with their long range plans.

(Slide) This is a house in Westport. The accessory unit was installed in this house over the garage under the advice of an architect, before Westport had zoning for accessory apartments. The interesting thing about this was that the tenant had a provision in his lease in which he agreed to vacate the apartment at Thanksgiving and Christmas, so that the sons and daughters of the owner could come back and use the apartment.

The next couple of slides concern dwellings from the San Diego area and they are referred to in San Diego as alley houses. (Slide) These are houses on a back alley and there are a variety of them. This example illustrates that you can develop upwards as well as outwards in existing subdivisions.

(Slide) Here is an example of a new house in San Diego. It is being built with all the pipes installed for an accessory apartment unit in a community in which they are not presently legal. The real estate agent, makes clear to buyers that "You've got an income producing unit if you want it." Many builders now develop units along similar principles.

I am now going to go through examples of some design issues. (Slide) The accessory apartment, in this case, is located in the basement of the house. The surrounding hills slope down to the house. Drainage is not adequate. After a heavy spring rain the rugs from that apartment were out all over that lawn.

The point I want to make with that slide is that a lot of planners in the States are between a rock and hard place. They cannot enforce zoning ordinances or by-laws that prohibit accessory apartments because there are too many people living in

them. On the other hand by ignoring installation of illegal apartments, they are building into our housing a lot of very bad units such as the one in this house. In one community they had to go back and use federal funding in order to make it possible for many of the owners to bring their units up to standards.

(Slide) Here is the kind of thing you want to have by-laws prohibit. The external appearance is radically changed in this example, because it has two front entrances. There is a noticeable visual impact. Exterior stairs clearly are not a great design feature, although this one is probably as well tucked away as possible. (Slide) This accessory unit is a little hard to see, but if you look at the house closely what you can see is an air conditioner coming out of the garage window. Not a great practice.

(Slide) This is a cul-de-sac in Lindenhurst with a particular housing type. It illustrates the importance of housing structure and the extent to which it controls whether or not it is economical to install a unit. In this case, out of eight houses on the cul-de-sac, six have accessory apartments.

(Slide) Here is a do-it-yourself granny flat in the back yard. The little garage in the backyard has in fact has been converted into a dwelling unit. You can see the curtains in the garage door windows.

(Slide) Here is an example of how a design detail could have been taken care of by a good ordinance. You can see that what used to be a garage door has been carefully bricked in. However, they left the parking ramp leading to the door. The ramp makes it quite obvious what has happened.

(Slide) This is a case of a $1,000 accessory apartment. A lot of homes in the United States have basements, particularly in hilly areas. Hilly areas with subdivisions are great for accessory apartments. The slope lends itself to a separate outside entrance. People often put in a wet bar and full plumbing. And what that means is that it is very easy to convert. Your only installation cost is the stove and shutting off the stairway. In neighbourhoods that are built with houses that lend themselves to conversions in that way, you get a lot of conversions.

(Slide) The majority of houses on this street have accessory apartments. Although there is an unusually high number of second units, in an area where off-street parking is not available and the lots are quite small, the area still does not

encounter a parking problem. While there is little or no evidence indicating that the increased occurrence of accessory apartments will lead to a neighbourbood parking problem, you still have to be very sensitive about the parking issue because it clearly has a lot to do with people's sense of self-image and the quality of their neighbourhood. In fact, one survey, which was undertaken by planners in the New York City area, was intended to identify the worst problems the public perceives with accessory apartments. The second most serious issue stated was parking. However, in another question respondents were asked how they identified areas with a large number of accessory apartments. No one mentioned parking. This is an indication that parking is probably a non-issue in real terms, but it's clearly not something that can be dismissed in terms of the way the home owners feel about it.

Zoning by-laws were designed to protect the resident in the neighbourhood and that means everyone; the older resident and the long-term resident. I have heard of cases where elderly persons have been forced to prematurely enter nursing homes because the local zoning ordinances would not permit the creation of an accessory apartment adjacent to his/her family's residence. If zoning by-laws operate in such a way to force people out of their neighbourhoods, they need to be revised.

Granny Flats/Echo Housing

I would now like to deal with granny flats, alias echo housing, alias p.l.u.s. units, alias a number of other names. One of the things that's interesting is that the relevance of these ideas has been apparent to enough people in enough different parts of the country in the United States, so that everybody wants to get in on naming the new baby. We have a lot of different names for the concept in different places. The name "Aunt Minnie" units is written into one county's ordinance. Owing to its human scale, the granny flat initiative has received an enormous amount of interest. It was made for the media. You may have seen several newspaper articles that have made reference to a strong effort that is developing for echo housing in Pennsylvania. They refer to one man by the name of Edward Guion, who has been beating his head agains. the wall for years now and has five units in place. He has dedicated his life to the concept and little else for the past five years. Mr. Guion is a very successful home builder and produced quite a sound, attractive living unit. However, despite his efforts in product development, there have been numerous marketing problems.

One of the problems is due to the fact that we've looked at selling the concept to the consumer without looking at all the other pieces that have to be in place for a major distribution system. A further problem has been the confusion of the concept with mobile homes. In the United States these mobile homes have a very bad reputation due to some previously substandard manufactured units. It depends where you are. While mobile homes make up a small percent of the U.S. housing stock nationally, in some regions they comprise a significant percent. They are moving up the market, but there's still a lot of prejudice against them. Therefore, the success of the granny flat depends partly on avoiding their being identified as a mobile home and feeling the same prejudice.

Another problem with granny flats is that to get these units into widespread use they have to be designed to meet a great many criteria. They have to meet zoning and building codes, consumers have to trust their quality and resale value, savings and loans have to trust their resale value, and manufacturers have to know that the units they produce will be acceptable to both consumers and communities. In summary, many people and organizations have to reach some kind of consensus on the technical definition of and standards for a granny flat or echo house. So one of the things that Leo Baldwin and I worked out was a grant to develop echo housing standards, which are nothing other than the best parts of all the other standards that apply. They are in a booklet E.C.H.O. Housing: Recommended Construction and Installation Standards published by the American Assocation of Retired Persons.

Another use for granny flats or echo housing is to cluster the units around nursing homes. This use is similar to some of the ideas that are being developed in Ontario's housing intensification program, particularly with regard to housing that could be developed on what is relatively under-utilized land around high rise buildings.

This raises the idea of how you manage things and develop a consensus in a particular kind of governmental context. The Ministry of Housing in Victoria, Australia cannot build granny flat units fast enough now to meet demand, but that was after a very slow start. It took them seven years. What the Ministry did, was run what I call a sort of "Hertz rent-a-house" program. They rent these units out and then bring them back into their own stock. They recycle them. Slowly, demand began to exceed supply. The Ministry decided that if you came looking for a granny flat, and were not low income and you had the money to put up, they

would commission a unit for you with the builder. You would pay for it, but they retain an option which enables them to buy that unit from you when you no longer need it. They are managing a very successful rental program, but at the same time, they have generated a private sector industry totally without subsidy. It is staggering to me that this public and private sector success has not yet been picked up by the current administration in the United States. It is similar to the model which Ontario is adopting, at least during the demonstration phase of its P.L.U.S. project.

Shared Accommodation

Now I want to move on to shared housing. By this I mean the growing phenomenon of household matching agencies in the United States. Four or five years ago, there were 25-30 agencies whose function was to match potential sharers, usually tenants and owners, to ensure a higher degree of success in sharing accommodation than might otherwise occur. Now there are at least 350 of these agencies and their skills and techniques are steadily improving in sophistication. This service is of particular value to the elderly, who want to take the risk out of ad hoc matches.

One of the obvious reasons for the high growth in shared housing arrangements is that it is simply the very cheapest means of increasing the productive use of the housing stock. There is no capital cost involved, and yet additional cash flow is generated.

Again, this housing arrangement is not a new one. In the early 1900's, roughly one-quarter of U.S. households had boarders. About 60% of all homes had 3 or more adults living there. By 1960, this had dropped to 4% as the extended family became a thing of the past. We are seeing a new relevance for these sorts of living arrangements. After all, they do have many advantages. Sharing provides an inexpensive form of shelter, and some social support and flexibility for the home owner to deal with periods of unemployment or ill health. This is exactly the way it was used in the past.

Now I'd just like to take you through a few case histories. (Slide) In this instance, the women are both widows who separately rented apartments and both went to a matching service. They were matched into a house, each now having more space and more companionship. (Slide) In this case, the woman who lives upstairs in the accessory apartment has two rooms, plus a bathroom and a kitchen. She enters her

apartment through the main house, yet there is relatively little contact. (Slide) This is an inter-generational match. Compatibility is the key in this case. They have a common interest in gardening. This pair in fact moved to another location and chose the house together based on garden facilities.

In sharing, tenant selection is a critical role for the matching agency to play. Matching tenants is a sensitive and difficult task - not everyone is a sharer - and not everyone wants to be involved in exchanging services as part of the arrangement. For instance, it is often assumed that an elderly person sharing with a single parent will provide child care support. It should be remembered that many elderly people do not want a second career as a babysitter.

Home Equity Conversion

Another housing option is home equity conversion. I will not treat it in detail. My major difficulty with home equity conversion is that essentially it's a paper transaction that allows people to draw on the value of the home as an asset, but it does not increase the productivity of that home. In fact, it could be argued that home equity conversion reduces the quality of life for some people because they go on living in isolation. In contrast, what you have with the other kinds of housing that we have talked about is a tangible increase in productivity and therefore additional income in addition to the other benefits. Alternative living arrangements are a welcome relief to the isolationism which has been part of the housing situation of so many.

Summary

In summary, the kind of effort we are trying is to take dramatically under-utilized resources and put them back to use, whether it's in the form of shared houses, whether it's accessory apartments or whether it's the case of an echo housing unit being used on already serviced land. You've seen some of the numbers on the cost of these options and you have a sense of the degree to which those resources are under-utilized. With these kinds of housing, one of the things that is most important to me is that when you are requesting operating funds you can say "Look, we are not really asking for additional resources at all. Essentially, we are asking to release tied up resources." This logic is the key to success in intensification efforts.